

DID YOU KNOW....

You now have access to several credit union branches. Below is a list of some of the credit unions that you can go to and access your accounts.

Erie Community CU
1129 STATE STREET

ERIE FEDERAL CU

With offices at the following locations:
1109 EAST 38TH STREET
1005 GREENGARDEN ROAD
2436 BUFFALO ROAD
518 STATE STREET
1306 EAST LAKE ROAD
ZUCK & INTERCHANGE ROAD

Remember, it costs your credit union a fee each time you go to one of these branches. You are allotted 4 visits each month at no charge to you, any visit after 4, you will be charged \$1.50 per visit. This fee will be taken at month end.

AUTO LOAN RATES

New-3 yrs.-4.50% apr 48 mos.
New-3yrs. -5.50% apr 84 mos.
4-6 yrs. -6.55 % apr 60 mos.
7 yrs. Plus -9.99% apr 48 mos.

Signature Loans- 11% apr

- Annual Percentage Rate

VISA LOAN

12.5% APR

Mark Your Calendars!!!

Our Annual Business Meeting will be held on Sunday, April 5th, 2009 at the Saga Club. The meeting will start at 2:00 pm followed by free food, pop and beer!

Important Notice!

The standard maximum share insurance amount has been raised to \$250,000.00 per depositor at your credit union. Your money is **SAFE** because it's insured by the National Credit Union Share Insurance Fund (NCUSIF) at no cost to you, our member.

Holiday Closings

Mon. 1/19 Martin L. King Day

Mon. 2/16 President's Day



Board Of Directors

President	Tony Sanfilippo
Vice President	Audrey Casane
Treasurer	Carolyn Hanks
Secretary	Jane Brown
Director	David Dankert
Director	Ernie Kisiel
Director	Bob Miazga

Office Staff

Manager	Darlene Spitzer
Asst Manager	Trish Landis
Loan Officer	Cathy Caruso
Member Ser. Rep	Karen Ciecierski
Member Ser. Rep	Nancy Granahan

\$\$ TIMELY NOTES \$\$

ERIE TIMES FEDERAL CREDIT UNION

WINTER 2008 NEWSLETTER

335 METZ STREET ERIE, PA 16508

MON, TUES, WED 8:45 A.M.-4:00 P.M.
THURS, FRI 8:45A.M.- 5:30 P.M.

*Your Credit Union,
not for profit,
not for charity,
but for service.*

ERIE TIMES F.C.U.

Direct Phone: 814-459-0853

VRU Phone: 814-453-7112

Toll-Free: 888-453-7112

FAX: 814-453-3099

WEBSITE: www.erietimesfcu.com

E-MAIL: erticu@velocity.net



NEWS YOU CAN USE

Direct Deposit is fast, easy and safe. When you use it, you have more time to do the things you really want to do. And because it is fast and efficient, your money is working harder than ever. Millions of people already take advantage of direct deposit for their paycheck. You should too! And remember, there are more ways than you might think to benefit from direct deposit. Here are some of the more popular ways; see a Member Service Rep for ideas tailored just for you.

PAYCHECKS

Your paycheck will be automatically deposited into your account on payday. Instead of a trip to the credit union, you'll receive a pay stub from your employer verifying the deposit. Your money is available the day it is deposited.

PENSIONS

All kinds of retirement payments can be direct deposited, including: Federal, state, and local pensions; military retirement payments; railroad retirement; civil service annuity; private pensions; Veterans Administration compensation or pension.

SOCIAL SECURITY

For those receiving Social Security or Supplemental Security Income (SSI), direct deposit is easy-just go to your credit union (make sure you have your social security number) and ask them to help you start direct deposit.

TAX REFUNDS

Want your refund faster? Have it deposited directly into your credit union account. And with the new "split refund" you can have your refund divided into as many as three checking or savings accounts (use form 8888). To request direct deposit, follow the instructions for "Refund" on your tax return.

IF YOU'RE STILL WONDERING IF DIRECT DEPOSIT IS RIGHT FOR YOU, CONTACT A MEMBER SERVICE REPRESENTATIVE AT 453-7112.

Important Notices

If you have caused this Credit Union a loss, we now have to enforce our policy to close out your checking and all club accounts, unless you are making payments to us or to Unicredit to make good on your loan(s).

If you have not contacted the credit union to update your account within the last year, please do so as soon as possible. We need to keep our records as accurate as possible. Failure to do so will result in a fee of \$1.50 being taken from your account monthly until we hear from you.

4th Quarter Dividends posted Dec 31st, 2008

Share Savings 1.00% APY

Clubs .75% APY CERTIFICATES vary by amt,

IRA's 2.25% APY term, date opened

APY = Annual Percentage Yield



Erie Times FCU Statistics

As of Dec 31, 2008

Assets	\$6,967,352.98
Shares	\$5,479,665.27
Loans	\$3,381,148.59
Members	2128

SAVINGS INSURED TO \$250,000.00

**We want to be your #1 source
for all of your financial needs!**

If you are interested in making your money work for you, your credit union is the place to start, with a friendly professional staff to help take care of your financial needs.



See your Credit Union for:

Savings

- Share savings accounts
- Miscellaneous Club accounts
- IRA's
- Share Certificates

Loans

- Personal
- Auto, Motorcycle
- Boat, ATV, Snowmobile, etc.
- Visa Credit Card
- PHEAA Student Loans
- Share or Stock Secured
- PHH Mortgage
- 2nd Mortgage
- Home Equity

Other Services

- Check cashing
- Share Draft (Checking)
- Visa Debit Card
- ACH-Direct Deposit/Withdrawal
- Money orders
- Corporate (Certified) Checks
- Payroll Deduction
- Automatic Loan Payments
- 3rd Party Wire Transfers
- U.S. Savings Bonds
- Tax Refund Express
- Shared Branch Outlets
- Uncirculated State Quarters
- Foreign Currency
- Informational Publications
- Discount Coupons
- 24-hour Voice response
- On-Line Banking & Bill Paying

Insurance

- Loan Protection
- Visa Credit Life
- Credit Disability